

Figure 1

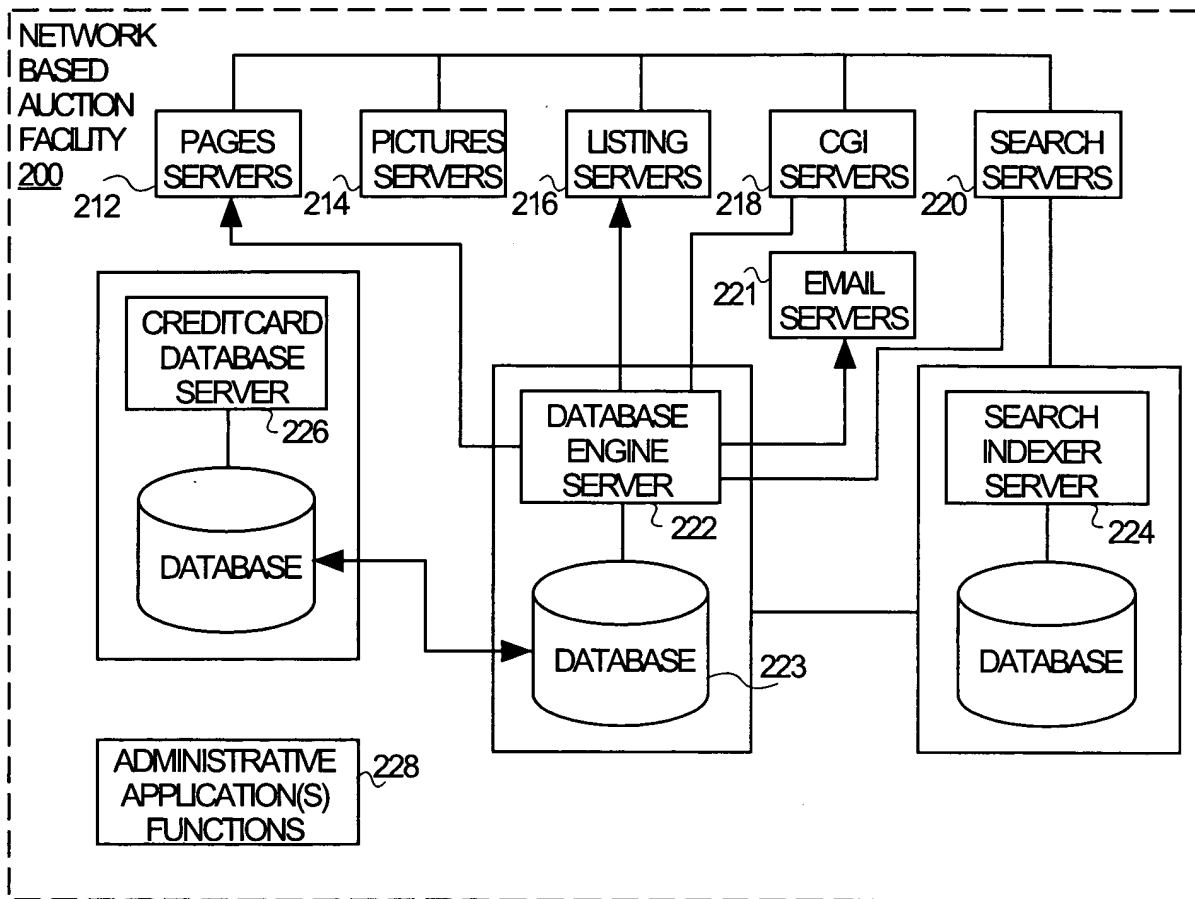


Figure 2

300

FIG. 3 is a block diagram of a system 300 for providing an online payment service 120.

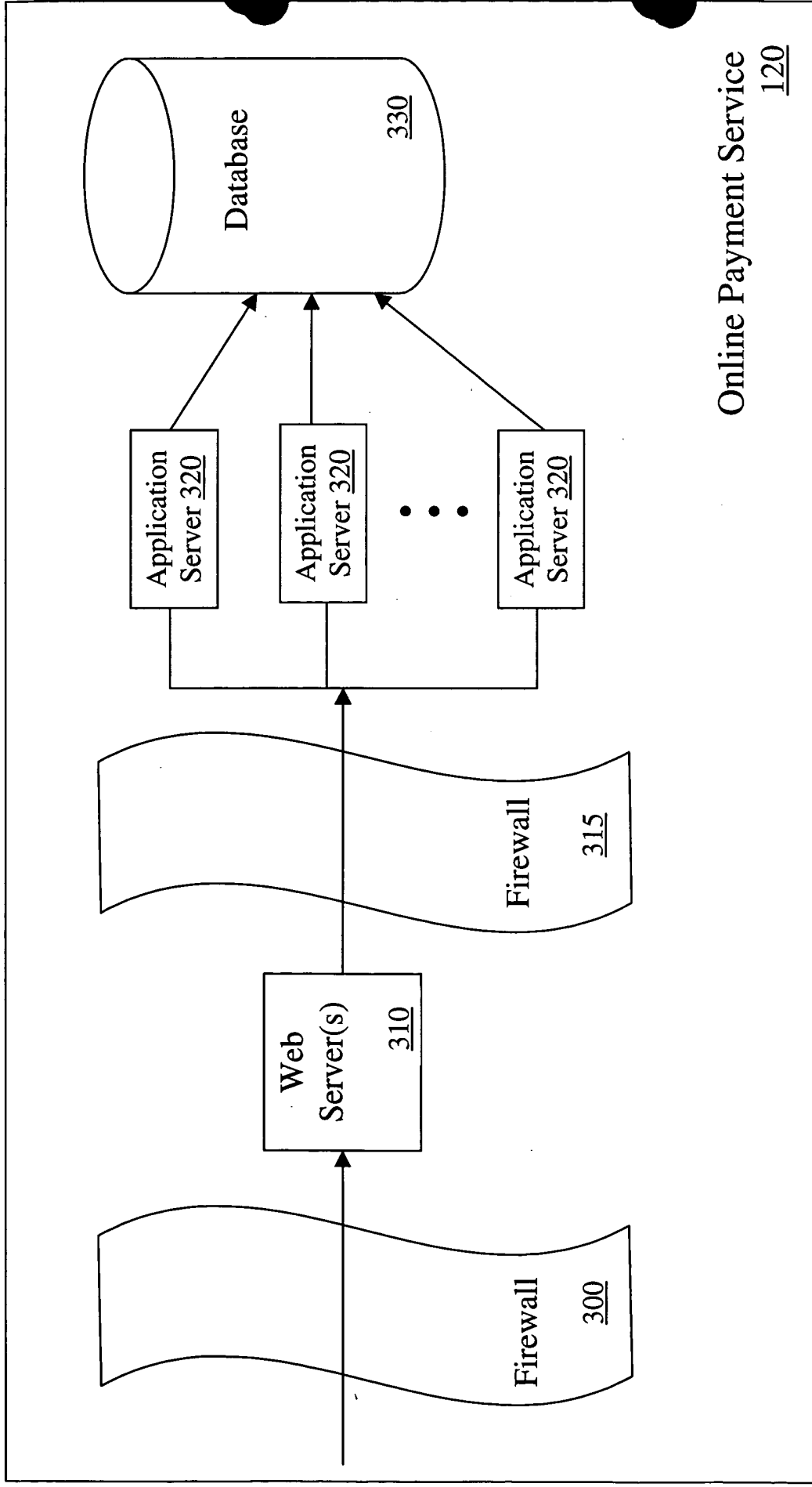


Figure 3

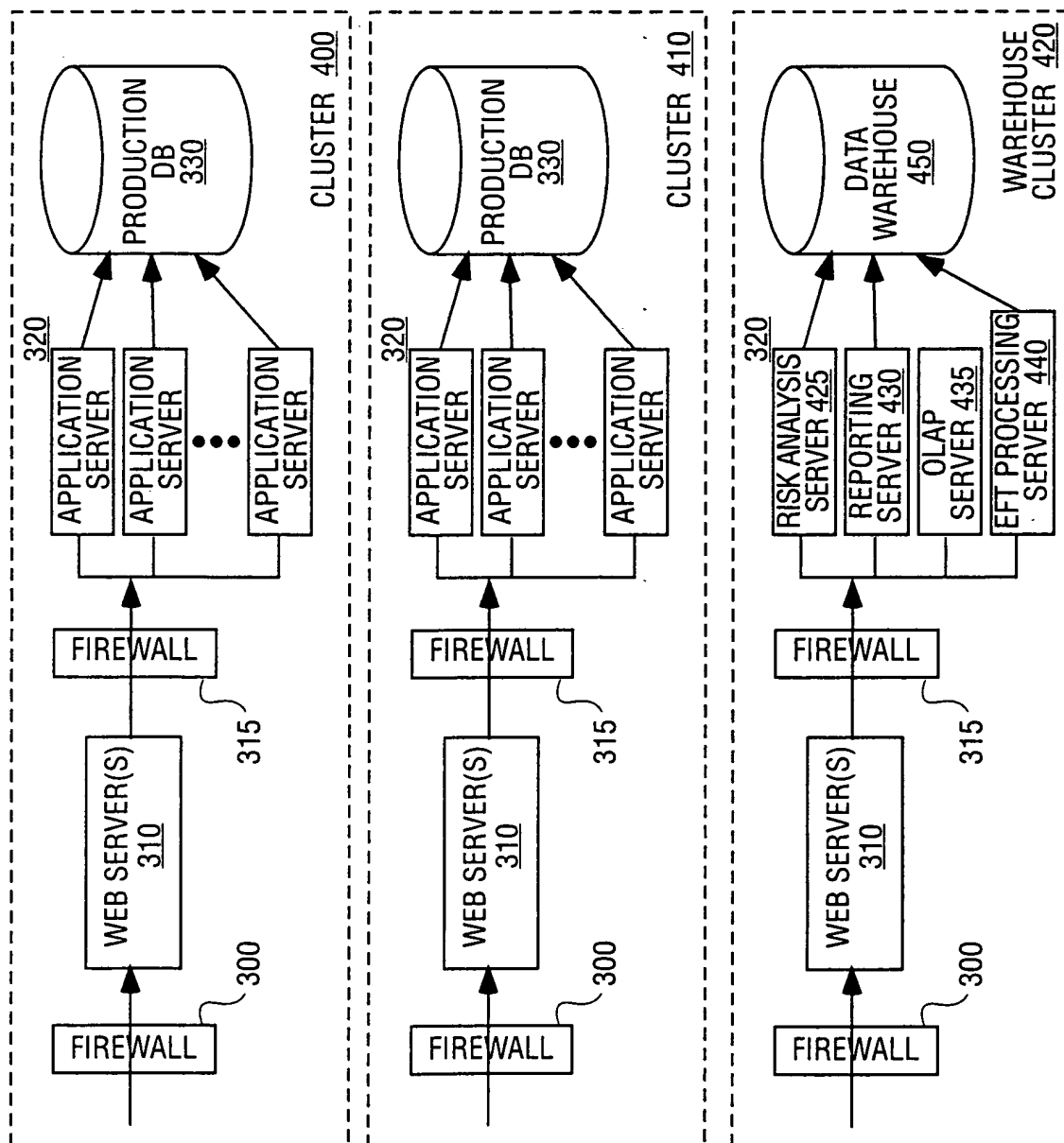


FIG. 4

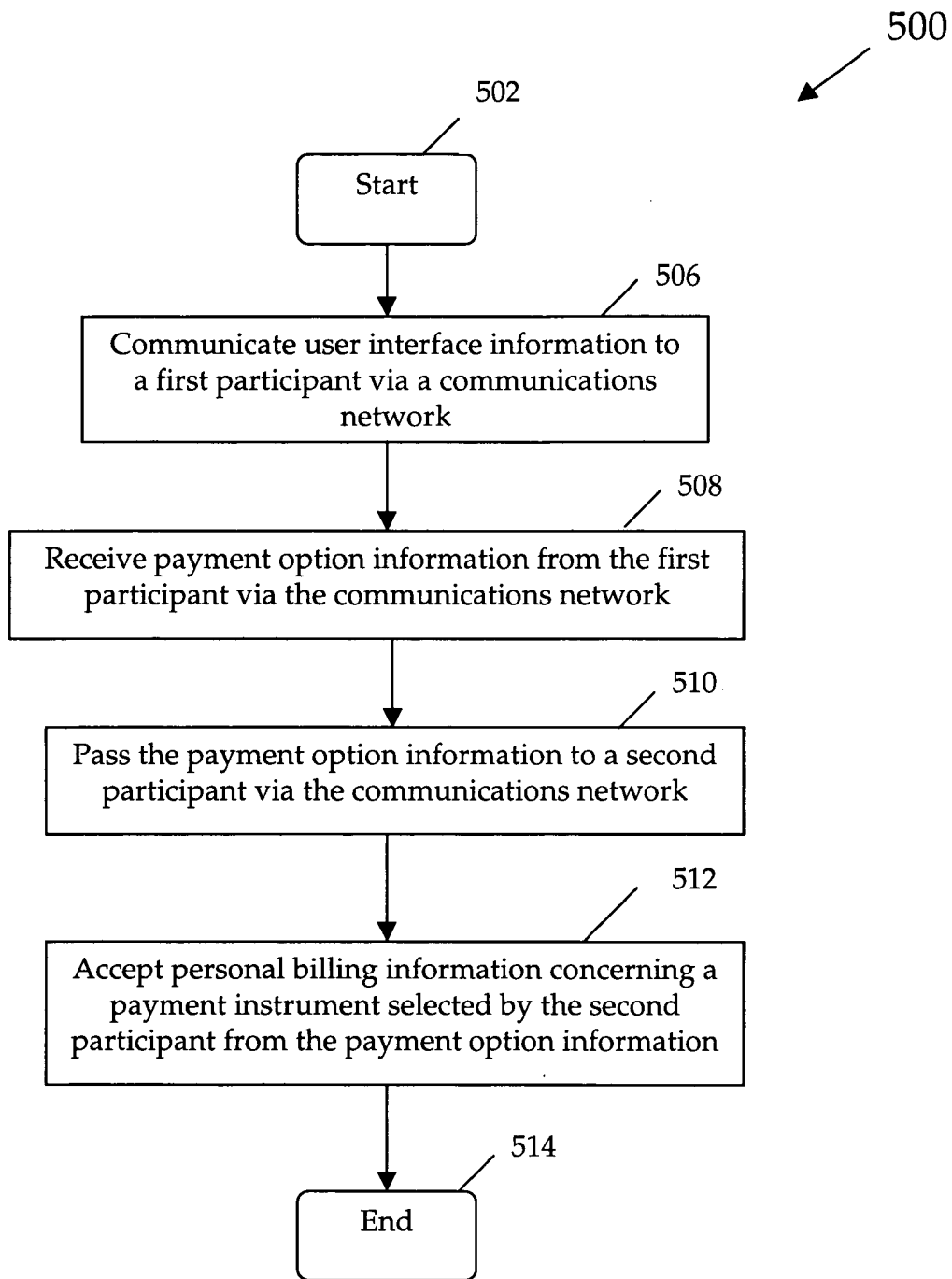


Figure 5

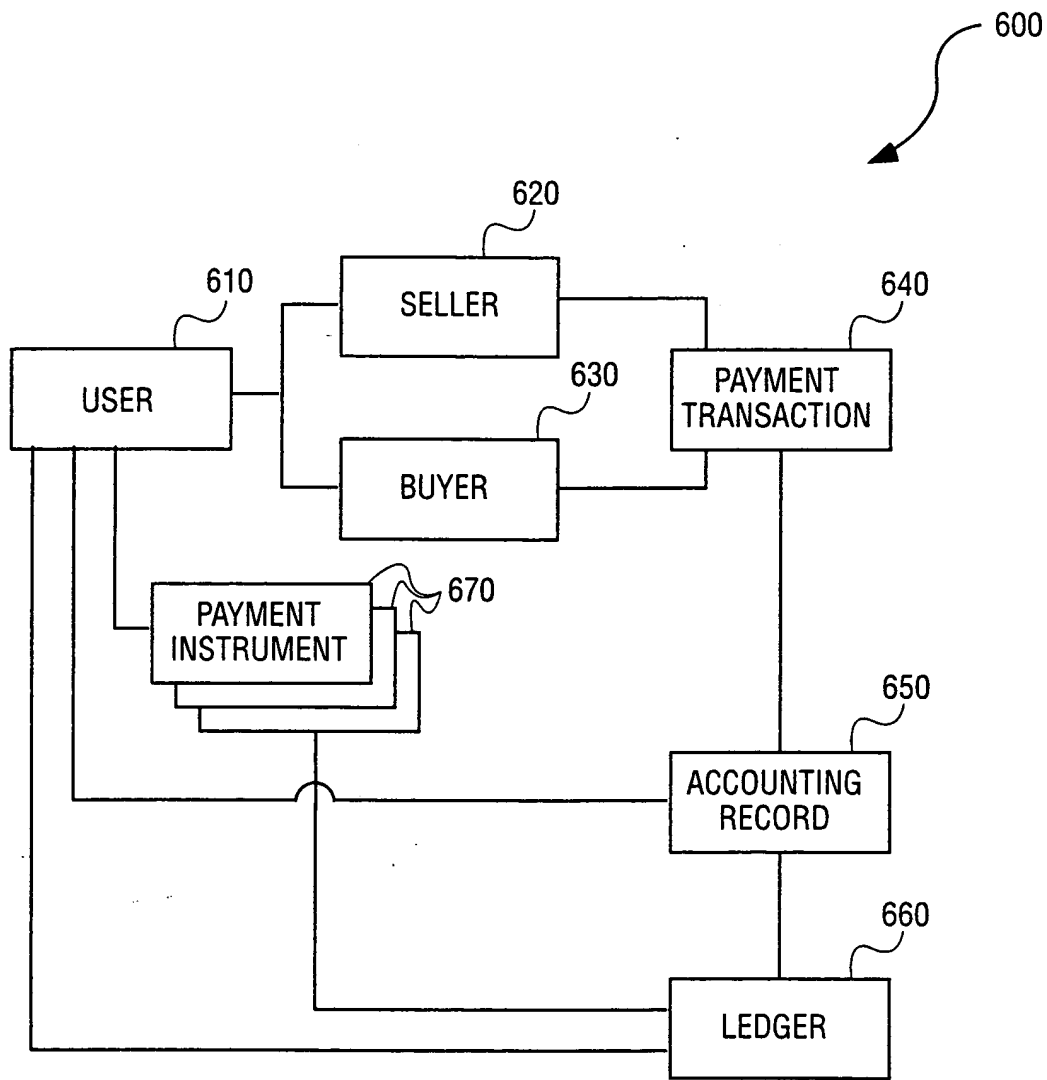


FIG. 6

700

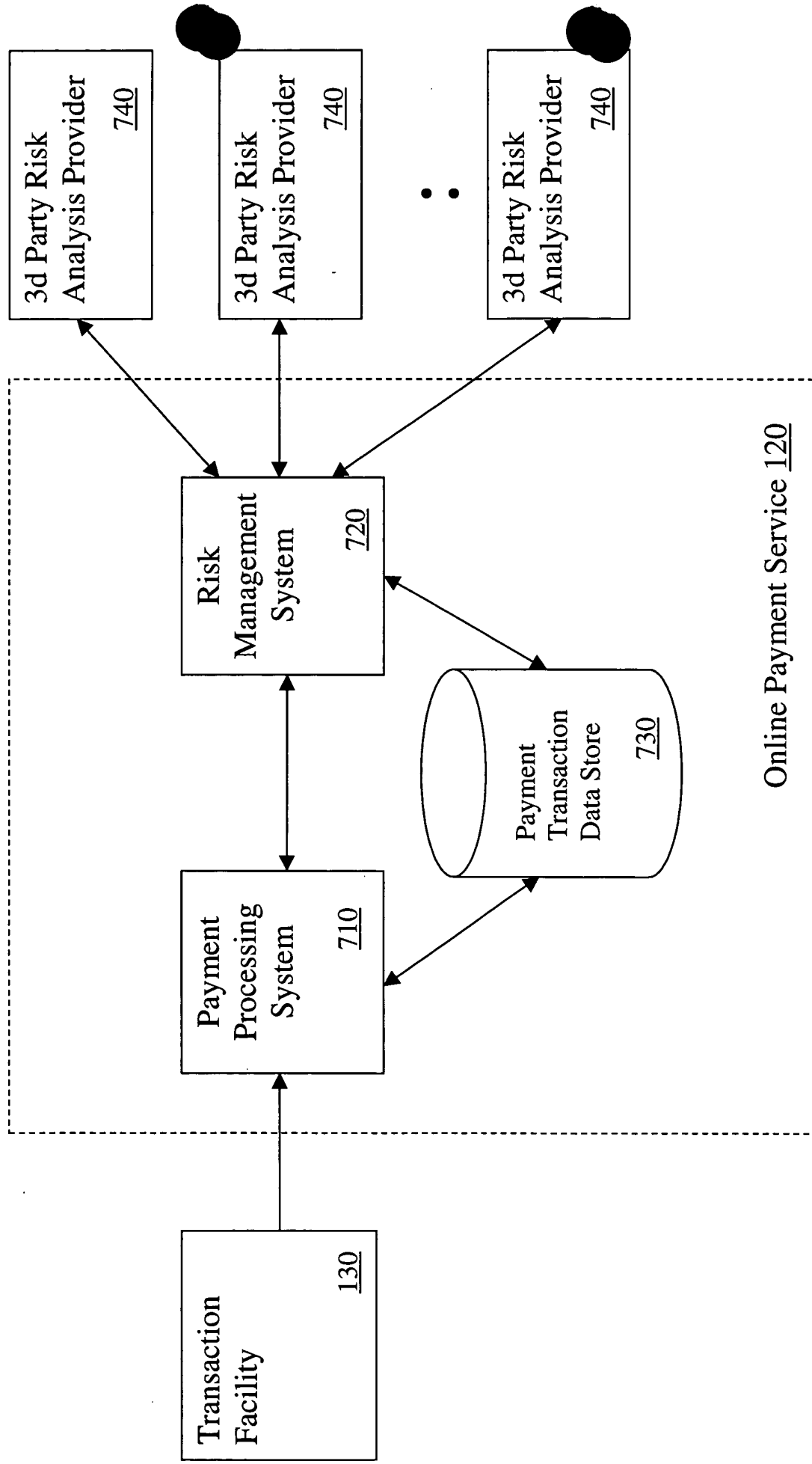


Figure 7

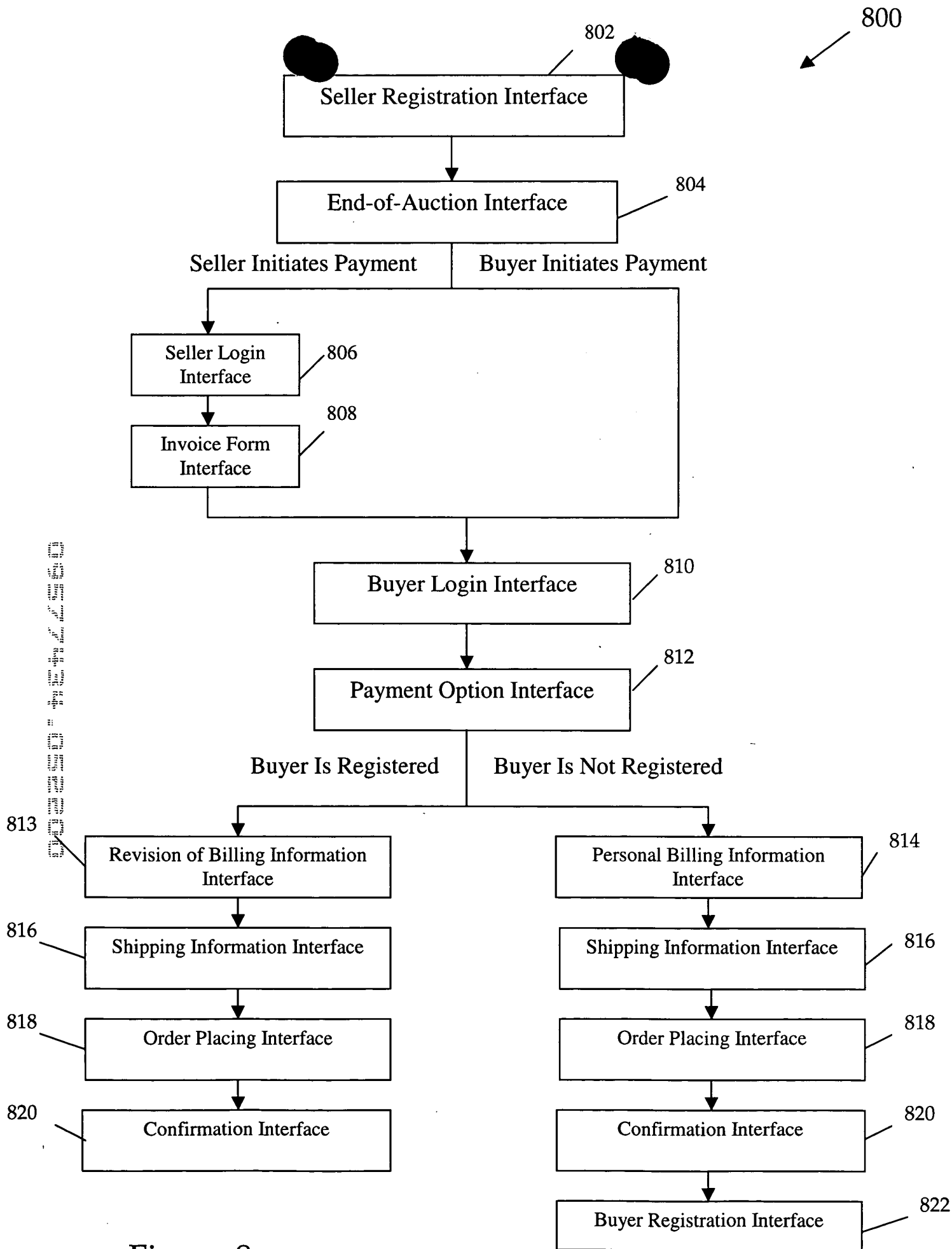


Figure 8

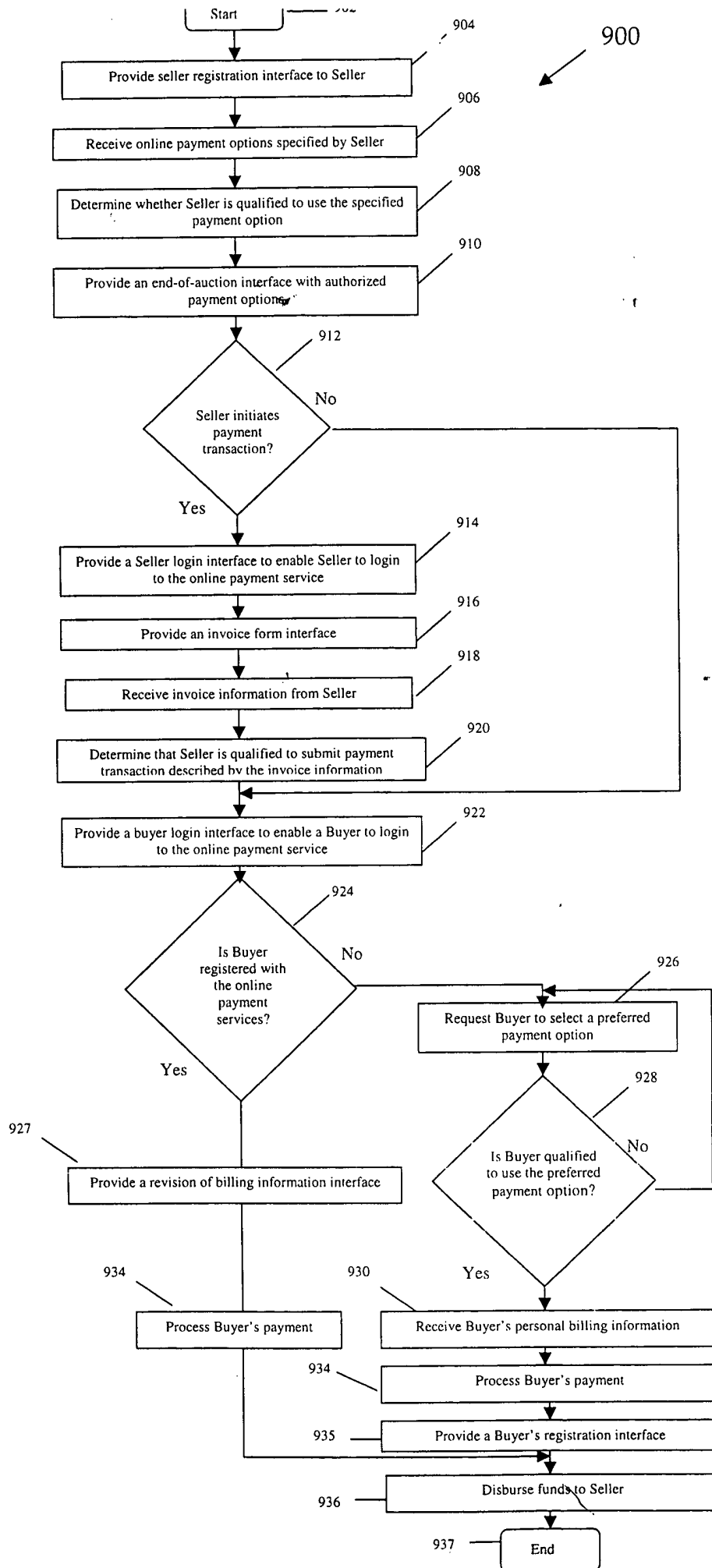


Figure 9

1000

Payment Methods Choose all that you will accept	<input type="checkbox"/> Money Order/Cashiers Check <input type="checkbox"/> Money Order/Cashiers Check <input type="checkbox"/> Visa/MasterCard <input type="checkbox"/> COD (cash on delivery) <input type="checkbox"/> COD (cash on delivery) <input type="checkbox"/> American Express <input checked="" type="checkbox"/> See Item Description <input type="checkbox"/> See Item Description <input type="checkbox"/>
Online payments <input type="checkbox"/> VISA <input type="checkbox"/> MC <input type="checkbox"/> DISC <input type="checkbox"/> 1024	Online Payments learn more Accept credit cards (Visa, MasterCard, and Discover) or electronic checks from your winning bidders online. If you are not a registered seller, apply now 1022 <input type="checkbox"/> Accept Credit Card payments (available to buyers in these countries) <input type="checkbox"/> Accept Electronic Check payments.
Escrow	<input type="radio"/> I will accept escrow, buyer pays (recommended) <input type="radio"/> I will pay escrow <input checked="" type="radio"/> I will not accept escrow, (if selected, the Escrow section will not appear on the item listing) learn more
Where will you ship?	<input checked="" type="radio"/> Will ship to United States only <input type="radio"/> Will ship internationally (worldwide) <input type="radio"/> Will ship to United States and the following regions: (Check all that apply)

FIG. 10

Item #330390395

Jewelry, Gemstones:Beads:Findings

Bidding is closed for this item.

Description

Leave
Feedback
(to seller)
(to bidder)If you are the
seller or the
high bidder-
now what?Currently
Quantity
Time left**\$1.00****1****Auction has ended.**Started
Ends

May-11-00 16:06:38 PDT

May-11-00 16:07:36 PDT

Seller (Rating)

krauss@billpoint.com(0)[\(view comments in seller's Feedback Profile\)](#) [\(view seller's other auctions\)](#)
[\(ask seller a question\)](#)High bid
Paymentjeff3@billpoint.com (0)

See item description for payment methods accepted

Online Payments ☐ VISA ☐ M/C ☐ DISC Credit Card, ☒ Electronic Check

To use Online Payments

*High Bidder [Click here](#)

~ 1122

*Seller [Click here](#)

~ 1124

1110

1120

Shipping

Will ship to United States only, See item description for shipping charges

Relist item

Seller: Didn't sell your item the first time? We will refund your relisting fee if it sells the second time around. [Relist this item.](#)

Seller assumes all responsibility for listing this item. you should contact the seller to resolve any questions before bidding. Auction currency is U.S. dollars (\$) unless otherwise noted.

FIG. 11

1200

SECURE ONLINE PAYMENTS

Help

Welcome, k@billpoint.com!

How to use Online Payments

Follow these easy steps once you know the high bidder wants to use Online Payments ([here's how to find out.](#))

Seller

High Bidder

1210

1 Send Invoice with total amount due

2 Pay for item online once you receive the invoice. (MC, Visa, Disc) Electronic Check

3 Ship Item when you receive payment confirmation email.

1220

Enter your Password to:

- Send invoice for this item to a High Bidder
- View or cancel the invoice (if it has not been paid)
- View the Order Detail page or enter shipment tracking information (if invoice has been paid).

1240

1230 Username: k@billpoint.com

Password:

CANCEL

CONTINUE

FIG. 12

SECURE ONLINE PAYMENTS

Help

Invoice Form

Complete this invoice once you have determined the final amount due for this item including shipping fees or taxes, and you know the high bidder wants to use Online Payments. After you submit this Invoice, the buyer will automatically receive an e-mail with a link to begin payment.

After the buyer pays for the item online, you will receive a payment confirmation e-mail notifying you that payment has cleared. If the buyer pays with a credit card you should receive the confirmation e-mail immediately. If the buyer approximately 3-5 days. Then just ship the item!

Enter Billpoint Invoice Information

Item Name: Jar Jar Binks Doll ~ 1310

Item#: 504057950 ~ 1320

Final Auction Price: 25.50 ~ 1330

Shipping, Handling, & Insurance: 0.00 (optional) ~ 1340

Sales Tax: 0.00 (optional) ~ 1350

Buyer E-mail Address: jsmith@hotmail.com ~ 1360

Buyer User ID: jsmith ~ 1370
~ 1382 ~ 1384

Payment Methods: ☒ Credit Card ☒ Electronic Check

[More information on payment methods.](#)

Your Message:

You may want to include a message to the buyer.

1386

(optional) Message must be less than 500 characters. 1388

Return Policy:

[Why this is important](#)

Please note: Billpoint strongly recommends that you **include your Return Policy** on this Invoice for your protection to help avoid disputes.

Click the **"REVIEW INVOICE"** button below to view your Billpoint Invoice and confirm that it is correct before you submit it to the buyer.

CANCEL

REVIEW INVOICE

~ 1390

1392

FIG. 13

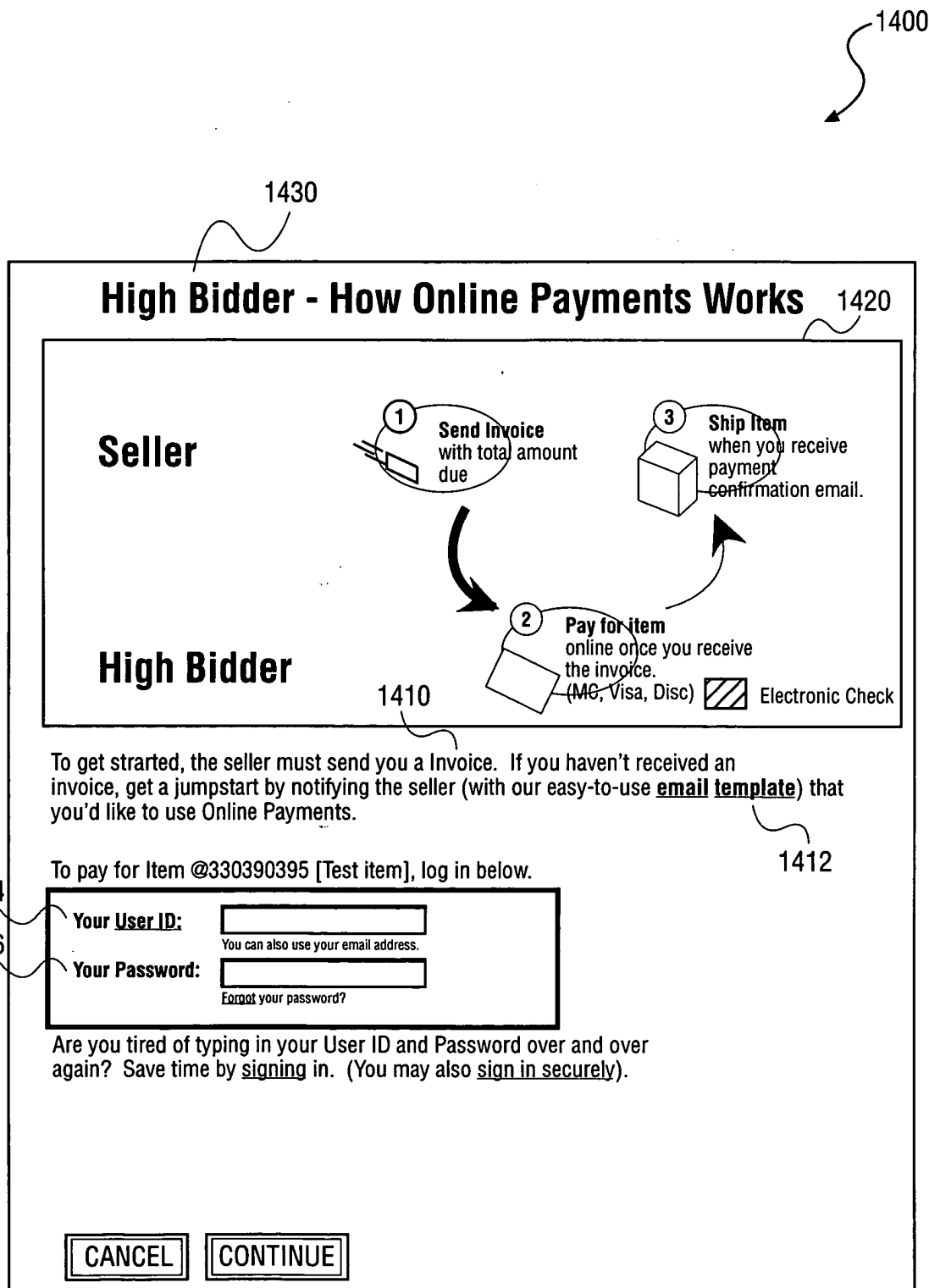


FIG. 14

1500

SECURE ONLINE PAYMENTS

Help

Welcome to the new way to pay for your purchases!

To pay for this item online, first review the Invoice information below.

If you have already **registered**, [click here](#) to pay in one step.

Invoice

Item #: 504057950

Item Name: (3) Jar Jar Binks Dolls

Seller: toystoystoys

Date Invoice Sent: 09/15/99

Final Auction Price: \$25.50

Shipping, Handling, & Insurance: \$5.00

Sales Tax: \$0.00

Total Amount Due: \$30.50

Seller Message: You'll love this!!

Return Policy: AS is condition

Please choose one of the following payment methods, or click "Cancel" to exit:

[If only credit card is available:]

[If only electronic check is available:]

1530 Click "Pay with Credit Card" to pay for this item with a credit card, or click "Cancel" to exit:

1540 Click "Pay with Electronic Check" to pay for this item using your checking account, or click "Cancel" to exit:

1550

PAY WITH CREDIT CARD

VISA M/C DISC

PAY WITH ELECTRONIC CHECK

1560

CANCEL

FIG. 15

1600

SECURE ONLINE PAYMENTS

Help

Seller: krauss@billpoint.com

Total Amount

Item: Test Item

Due: \$1.50

Name:

Item #: 33039035

Enter New Credit Card Information and Place Your Order

1610

Please enter your credit card number and billing information into the **secure** form below. This information is kept **confidential** and will not be seen by the seller.

Enter your credit card information ~ 1620

All entries are required.

Credit card: VISA

Card Number:

Expiration: May 2002

Please enter your billing information as it appears on your credit card statement:

Name:

Billing Address:

City:

State/Province/Region:

Zip/Postal Code:

Country: United States

Primary Phone Number:

E-Mail Address: jeff3@billpoint.com

Please enter 2 letter state code for US addresses (Ex, CA, RI)

Please include area code (Example: 123-456-7891)

Click "CONTINUE" to enter shipping information--your credit card is NOT charged at this time. To exit, click "CANCEL"

CANCEL CONTINUE

FIG. 16

Seller: toystoystoys
Item Name: Jar Jar Binks Doll

Total Amount Due: \$30.50
Item #: 504057950

Checking Account Information

Please enter your payment information into the **secure** form below. This information is kept **confidential** and will not be seen by the seller. If you have questions on Electronic Checks, please see the [Electronic Check FAQ for Buyers](#).

Enter your Checking Account Information

Please enter the checking account from which you would like to make this purchase. You can find the Bank Routing # and the Checking Account # on the bottom of the check, as shown in the example below.

Bank Name: **Bank Routing #:** **Checking Account #:**

Sample Check (lower left corner)

⑆ 739811823 ⑆ 632 0173136142 ⑆

The Bank Routing # is 9 digits between the ⑆ ⑆ symbols

The check # should match the # in the upper-right corner

The Checking Account # is usually to the left of ⑆ if check # is left of account #, ignore check #.

Note: These three sets of numbers may appear in a different order on your check.

Enter your Name and Checkin Account Address

Please enter your name and the address where you receive statements for your checking account.

Name:

Street Address:

City:

State:

Zip Code: CHOOSE

Primary Phone Number:

Please include area code (Example: 123-456-7891)

Enter a Secondary Form of Identification

To protect the security of your checking account, you must provide a secondary form of identification. Please enter EITHER your Driver's License information OR your Social Security Number.

Driver's License:

State Issued:

CHOOSE

Date of Birth:

(Example: 05/11/74)

OR

Social Security Number:

Click "CONTINUE" to enter your shipping information--your checking account is NOT charged at this time. To exit, click "CANCEL"

CANCEL

CONTINUE

FIG. 17

1800

SECURE ONLINE PAYMENTS

Help

Register

Want to pay for your purchases in one step?

Complete the short form below to save your payment information in a free online payment account. Then just enter your password to pay in one easy step.

Choose a Secure Password

User ID: 1810

Password: 1820

Retype Password: 1830

Enter Your Question and Your Secret Answer

Secret Question: 1840

Secret Answer: 1850

This is the question we will ask you if you forget our Password
(Example: "Pet's Name?")

Answer to the Secret Question
(Example: "Fido")

By clicking the button below, you agree to the terms and conditions of the [Participation Agreement](#) and [Privacy Policy](#).

CANCEL ACCOUNT SETUP

FINISH ACCOUNT SETUP

FIG. 18

1900


SECURE ONLINE PAYMENTS 		Help
<p>Thank you! Your payment has been initiated.</p> <p>Your electronic payment has been initiated. When your check payment has cleared, both you and the seller will be notified.</p> <p>This is your Order Receipt. You may want to print this page for your records. A confirmation e-mail has been sent to you at jsmith@hotmail.com.</p> <p>Your Order Receipt--Date Paid 09/15/99</p> <hr/>		
Item #: 504057950	Ship to: Jay Smith 100 Main St. San Francisco, CA 94123	
Item Name: jar jar binks doll		
Seller: toystoystoys		
Seller's E-mail: toystoystoys@aol.com	Payment Method: Electronic Check	
Total Paid: \$30.50		

FIG. 19

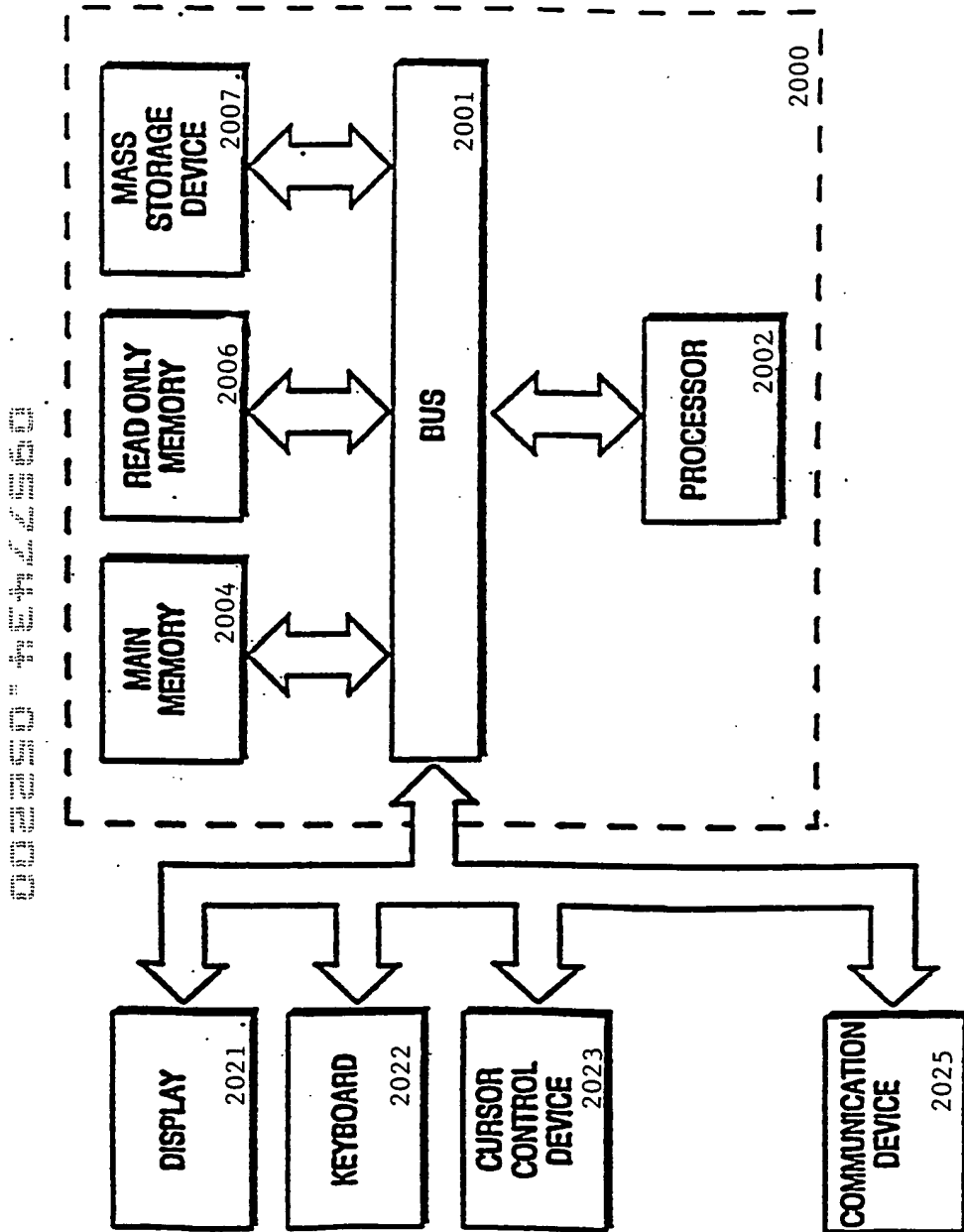


Figure 20